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## Constructed Stakeholder Personas: an educational tool for social entrepreneurs

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### Abstract

Social entrepreneurship is an increasingly popular model for addressing societal issues in resource-constrained settings. However, like traditional for-profit ventures, social enterprises are dependent on profit generation for success and sustainability. An increasing number of academic and professional institutions are interested in developing curricula to train aspiring social entrepreneurs to build successful ventures. To ensure profitability, aspiring social entrepreneurs must be able to identify their stakeholders and understand the motivations and needs that influence them. However, current methods for collecting and organizing critical data points are often prohibitively expensive in terms of time and money in the early stages of venture development. To empower aspiring social entrepreneurs, programs need tools that take their unique constraints and needs into consideration while delivering positive results. In this article, Constructed Stakeholder Personas (CSPs) are introduced as an adaptation of customer personas, a well-established business development tool, to serve as an alternative to the more cost-prohibitive tools available today. A methodology, which allows educators or experts to create CSPs for use by aspiring social entrepreneurs, is then presented. This dramatically cuts down on the time and cost needed for less experienced entrepreneurs to understand the geographic, demographic, and psychographic details that shape stakeholders' motivations and needs. Finally, a case study is presented that illustrates a potential use case for CSPs

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### 1. Introduction

Social enterprises have the potential to address some of society's most pressing problems, but like traditional for-profit ventures, they are dependent on profit generation for success and sustainability. An increasing number of academic and professional institutions are interested in developing curricula to train aspiring social entrepreneurs how to best design ventures for profitability. To do so, many stress the importance of hearing the voice of the consumer, gathering insights, or simply relying on the general principles of human centered design. These methods, and others like them, are founded on gaining an intimate understanding of a venture's customers/consumers in order to ensure that proposed value propositions, market penetration strategies, business models, etc. will be profitable in context.

Unfortunately, many of the tools that support these methodologies are customer or consumer-centric and undervalue a ventures' wider stakeholder structure. Additionally, existing tools for gathering and organizing data can be extremely expensive in terms of time and money. Especially for new social entrepreneurs burdened by the time constraints, limited funding, and few opportunities to travel or work onsite in the early stages of the venture, conducting the in depth research needed power existing tools can be next to impossible. To empower aspiring social entrepreneurs, programs need new tools that can address their

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specific constraints and needs while generating positive results. In this article, Constructed Stakeholder Personas (CSPs) are introduced as an adaptation of customer personas, a well-established business development tool, to serve as an alternative to the more cost-prohibitive tools available today.

CSPs expand the traditional understanding of customer personas beyond customers and consumers to include all stakeholder groups that a new venture may interact with. Additionally, the burden of data collection is transferred away from the highly constrained aspiring social entrepreneurs onto their educators or other experts who are better able to build out the personas. Finally, a highly concise and replicable format benefits educators by allowing information to be transferred easily between ventures in similar fields/contexts or from one team to the next.

This article describes a framework for systematically establishing Constructed Stakeholder Personas, and details a case study for building personas connected to agricultural technology ventures in sub-Saharan Africa. Ultimately, this case study demonstrates how the CSP tool can be applied to convey meaningful information about a variety of stakeholder groups who serve critical roles in the development of a new venture without being cost prohibitive to aspiring social entrepreneurs.

## 2. Review of Customer Personas

Although the exact origin of customer personas as a tool is unclear, it is generally accepted that the concept arose from the simultaneous work of Angus Jenkison and Alan Cooper circa 1995 [1, 2]. From their invention, personas were used as marketing tools to uncover and concisely represent the needs, wants, and limitations of users, customers, or consumers. The North Sea Region Programme [3], Touchpoint Dashboard [4], Lord [5], Hinshaw [6], Samsel [7] and WalkerSands [8], all tout the importance of creating customer-personas, but it is generally accepted that there is no standardized approach for persona construction. However, across methodologies, personas share three components. First, all personas are fictional archetypes of a larger segment or group. Second, even though personas are chiefly fictional, they are grounded in real data points around geographic, demographic, and psychographic variables.

Geographic data reveals useful information about the physical environment where the consumer lives, such as language, currency, population density (i.e. urban/suburban/rural/other), the nature of retail, transportation infrastructure, communication channels/infrastructure, etc. Demographic data pertains to the physical traits or attributes of a persona and can include age, income, gender, occupation, marital status, family status (number of children/dependents), education level, cultural orientation (membership of ethnic/religious groups), asset ownership, and access to capital/finance. Finally, psychographic data about the attitudes, aspirations, and beliefs of a persona is captured; examples includes a persona's values, goals, attitudes, risk tolerance, information gathering practices, and internal/external influencers (what/who influences the decisions they make), and more. Together, geographic, demographic, and psychographic data points are used to reflect the dynamic variables at play in the personas' real lives.

One critical point across all personas is that the importance of precision far exceeds the importance of accuracy. That is to say that personas must be extremely consistent unto themselves, but are never expected to be a single, fully correct representation of all members of that group.

## 3. Constructed Stakeholder-Personas as an Educational Tool

Constructed Stakeholder Personas expand the traditional understanding of customer personas to meet the needs of aspiring social entrepreneurs in two ways. First, in order to ensure a social venture's profitability, aspiring social entrepreneurs must be able to identify their stakeholders and understand the motivations and needs that influence them. This means widening the well-proven scope of customer personas to include all critical stakeholder groups involved in a venture's lifecycle. These stakeholder groups include the customer and consumer groups, but also production-side stakeholders, marketing/sales participants, funding partners, etc. Second, the burden of data collection is transferred away from the highly constrained aspiring social entrepreneurs onto educators or other experts. In this way the cumulative experience of educators/experts actually reduces the cost of creating personas and brings the tool within reach. Together, these adaptations create a concise educational tool that is better suited to fit the unique needs of aspiring social entrepreneurs while providing a complete view of the stakeholder structure of their venture.

For educators or experts seeking to train new social entrepreneurs, adding Constructed Stakeholder Personas into their curriculum has benefits as well. While an additional upfront time investment is required, CSPs are a concise and replicable format for allowing information to be transferred easily between ventures in similar fields/contexts or from one team to the next. For example, if a collection of CSPs is created to support the development an agricultural venture in Sub-Saharan Africa, every aspiring social entrepreneur interested in agricultural ventures in Sub-Saharan Africa can use them regardless of their venture's unique value proposition. This reduces the time required for knowledge transfer and provides a consistent experience.

## 4. Constructed Stakeholder Persona Methodology

This section presents a methodology for creating Constructed Stakeholder Personas.

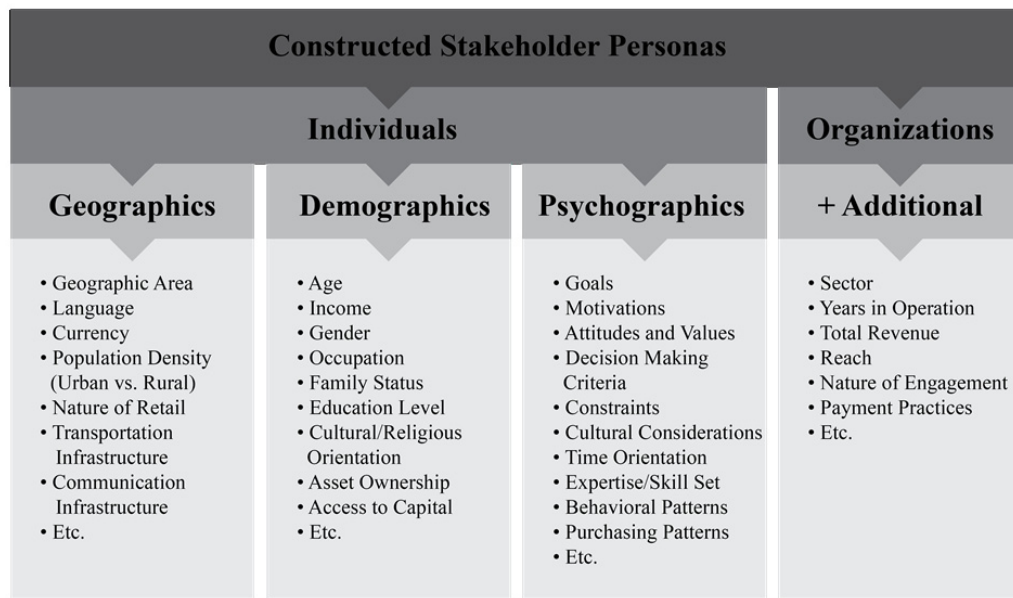


Fig. 1. List of geographic, demographic, and psychographic variables for individual and organization stakeholders.

#### 4.1. Determine Identities of the Venture's Stakeholders Groups

Educators or experts should begin by determining the identity of stakeholders for a given venture. For existing ventures real data should be used, but for new or non-existent ventures experts should use their discretion to predict who the key players are most likely to be. In order to effectively create a comprehensive list of the stakeholders throughout the venture's lifecycle experts are encouraged to collaborate with other experienced social entrepreneurs, conduct research in context, and seek out the advice of local experts.

#### 4.2. Research Geographics, Demographics, and Psychographics

The most important aspect of Constructed Stakeholder Personas is their ability to offer insight into the dynamic aspects of stakeholders' lives. For each stakeholder identified, determine the pertinent geographic, demographic, and psychographic data that influences their motivations and needs. Starter points for collecting this information is listed in Fig. 1. Data can be collected as a product of in-depth interviews, focus groups, observation, or other methods.

Table 1. Components of a stakeholder persona visual

#	Component
1	<b>Narrative Name of Segment</b> (title of stakeholder archetype)
2	<b>Narrative Quote</b> (a quote that characterizes the segment archetype)
3	<b>Name</b> (name of the person or organization the persona describes)
4	<b>Photo</b>
5	<b>Membership to Segment</b> (qualifiers that connect the persona to the segment, normally demographic)
6	<b>Goals</b> (the person's/organization's goals, not only related to a venture but in life)
7	<b>Purchasing Patterns</b> (purchasing decisions, money handling, and goods/services acquisition)
8	<b>Behavior Patterns</b> (the activities, habits, or actions of the segment archetype)
9	<b>Experience</b> (the experience needed to interact with a product/service)
10	<b>Timing</b> (how this persona functions over the course of a year, i.e. the effects of seasonal changes)

11	<b>Cultural Elements</b> (how this persona identifies with ethnic or religious groups, how it impacts the way they make decisions, and issues associated with not belonging to a certain group)
12	<b>Channels</b> (purchasing channels the persona currently uses)
13	<b>Attitudes</b> (positive or negative connotations associated with a stakeholder partnership)
14	<b>Risk</b> (presence, size, and techniques to manage risk)
15	<b>Influencers</b> (the influencers/motivators in their life; internal vs. external)
16	<b>Information</b> (how the persona gathers information, and how they choose which information to trust)
17	<b>Values</b> (the personas values)
18	<b>Constraints</b> (the constraints faced by persona, both personal and financial)
19	<b>Decision Criteria</b> (the elements of a product/service that this persona must have/must not have)
20	<b>Status Quo</b> (the unmet needs/opportunities/trends that cause them to need a product/service)

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#### 4.3. Define Your Stakeholder Groups

Individual stakeholders in a venture will have their own unique geographic, demographic, and psychographic details. However, the goal of a stakeholder persona is to construct a useful and common archetype based on averages of these qualitative and quantitative data. For each stakeholder group identified, the quantitative and qualitative data that arose from the larger research effort must be studied. Experts should identify interesting clues and synthesize information to fill the components of the constructed stakeholder persona in Table 1. Using this data, the stakeholders are arranged into categories; in order to limit personas being defined to narrowly, a strict cutoff of ten personas is applied. This process can also be thought of as segmenting and can result in stakeholder groups that are representative of either individuals or organizations. As a final review and editing step, Entrepreneurs should ensure that the resulting stakeholder groups are both: (1) definable, i.e. the definition should include enough detail that it describes a collection of people with specific characteristics in common; and (2) meaningful, i.e. each characteristic chosen should meaningfully relate to the segment's interest, need, and ability to buy the marketed product/service.

#### 4.4 Build the Constructed Stakeholder Persona Visual

In order to capture and quickly communicate the insights reflected in table 1, all constructed stakeholder-personas must be crafted in a consistent and highly visual way, as shown in Fig. 2. For each stakeholder-persona, experts must synthesize data collected in section 4.2 into four basic sections for persons/organizations: (1) a day in the life/operational overview, (2) personality/organizational dynamic, (3) purchasing habits, and (4) design criteria. These sections should represent the most interesting clues in sub-sections similar to those expressed in Fig. 2.

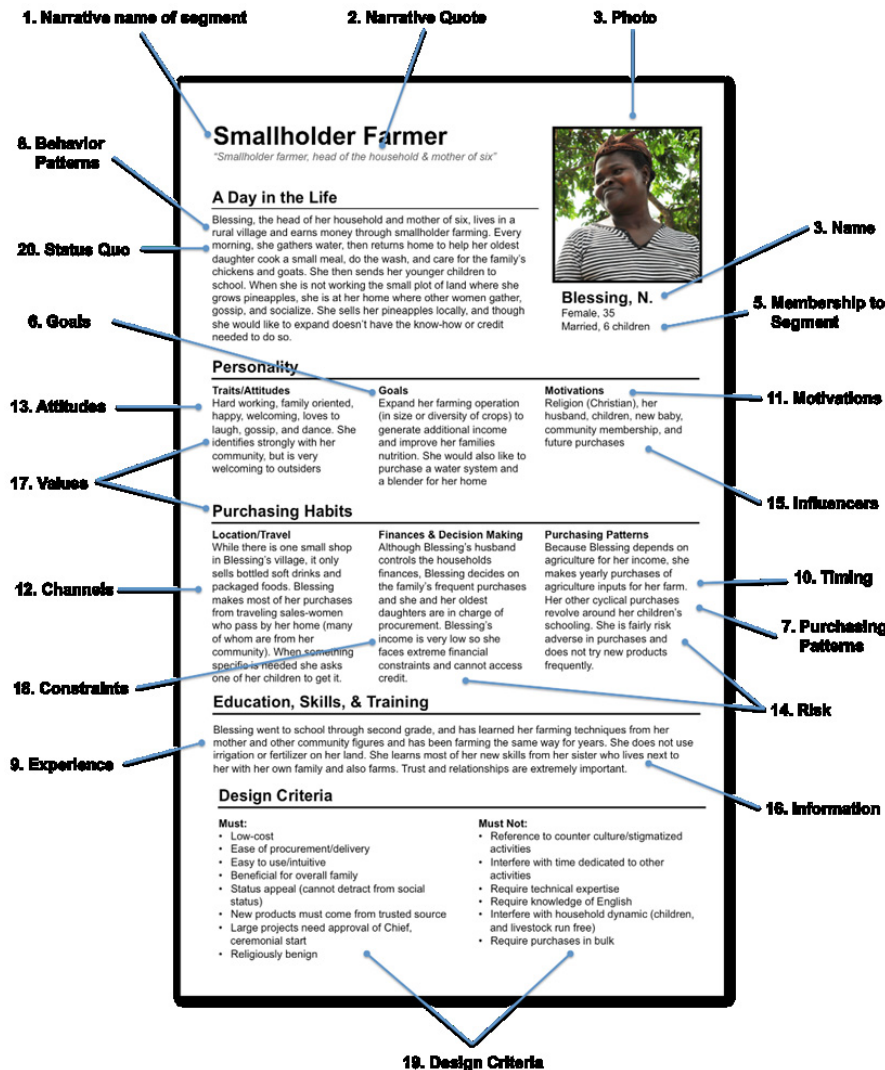


Fig. 2. Stakeholder persona visual.

## 5. Case Study: Constructed Stakeholder Personas for Agricultural Technology Ventures

To examine the potential of using Constructed Stakeholder Personas as an educational tool, a set of CSPs was developed for student teams developing agricultural technology ventures in sub-Saharan Africa.

### 5.1. Determining the Identities of Stakeholder-Personas

According to Suffian et al. [9], all agricultural technology ventures might engage nine groups of primary stakeholders; except for informal groups, these are outlined in Table 2. Nearly all other possible niche stakeholders fall under one of these larger categories. In order to determine the identities of the individual stakeholders, these groups were studied, augmented, and refined. The manufacturing/technology firm represents the venture team employing the construction methodology, and so developing a persona is not necessary. The "informal group" category was removed due to their informal nature, reliance on trust, and varied nature; it was impossible to determine an appropriate archetype through which to personify them. Likewise, since predictive data

was being used in this case, the “partners” category was determined difficult to accurately personify. Partners are venture-specific, and should not be generalized. A generic NGO category was added to the typology to encompass the interests of socially-minded potential partners.

### 5.2. Determining the Qualities of Stakeholder Personas

The following narratives represent insights, expressed in Table 2, gathered from personal experience of the authors (who act here as the educators/experts) in designing, launching, and critically evaluating social ventures. Information also came from interviews with similarly experienced entrepreneurs, and literature reviews of success stories of social ventures. Narratives reinforce a key fundamental of persona construction: precision far exceeds accuracy in importance. The full set of CSP visuals can be found in Appendix A.

Table 2. Primary stakeholders in a social venture

#	Stakeholder Group	Role
1	Manufacturer/technology firm	Manufacturers generate profit through the production of products and/or services. They are responsible for establishing the partnerships and business relationships necessary to maximize demand and make sales.
2	Agricultural Venture	<p>Production-side agro entrepreneurs have identified a market for their agricultural products and have expanded farming/production operations to increase their revenue.</p> <p>Processing-side agro entrepreneurs generate revenue from the processing of agricultural goods. They add value to the produce created by the production-side agro entrepreneurs.</p> <p>Distribution-side agro entrepreneurs identify markets for agricultural goods and serve as market linkages between producers and retailers.</p>
3	Cooperative	<p>Supply cooperatives pool resources to support the collective purchase of agricultural inputs such as fertilizer, seeds, and implements.</p> <p>Marketing cooperatives function to maximize demand for their members' products, and streamline the packaging, marketing, and distribution processes.</p>
4	Smallholder Farmer	Smallholder farmers produce agricultural goods on a plot of land less than two hectares. They sometimes have access to markets.
5	Marketing Agency	Marketing agencies generate revenue through commission by successfully sourcing products, identifying markets, and optimizing the transportation and storage processes.
6	Financing Agency	Financing agencies generate revenue through the interest made from loans.
7	Training/Vocational Institution	Training/vocational schools are either supported by government/NGO programs or generate revenue through tuition fees. They provide training to individuals who are interested in acquiring specific skills.
8	Non-Governmental Organization	NGOs provide goods or services to advance a specific social mission. NGOs create and maintain relationships to minimize cost and maximize impact.

#### 5.2.1. Agricultural Venture

Production-side agro entrepreneurs are farmers who have identified a market for primary agricultural goods and have expanded their operations to meet demand. Processing-side agro-entrepreneurs, on the other hand, purchase inputs from production-side agro-entrepreneurs or farmers and apply some processing step, for example roasting raw peanuts; they then either sell their goods directly or employ the help of a distribution-side agro entrepreneur or a marketing agency, thereby generating revenue through creating value-added agricultural products. Distribution-side agro entrepreneurs generate revenue by acquiring agricultural products and selling them directly, or in some cases selling to marketing agencies. It is possible for one single enterprise to encompass two or three of these roles.

The production-side agro entrepreneur is personified as a fictional woman named Hadiya M., a 30-year-old female living outside a small town with her mother, sister, husband, two nephews, and two small children. To differentiate herself from a smallholder farmer, she is personified as owning greater than two hectares of land and employing four community members. Although Hadiya likely only attended primary school, her family-taught techniques are efficient and have been further augmented by her attendance at workshops and vocational day programs provided by the state and NGOs [10], giving her the training needed to manage her small workforce; these professional behaviors are understood from personal interviews and video interviews available online through the United Nations Industrial Development Organization [11], the Reel2Reel Tanzania [12], and K24TV Kenya [13]. Hadiya is a hard-working and future-oriented woman who values her family. Although she wants to expand her farming operation, she prefers to minimize risk, as small-medium sized agro enterprises are highly susceptible to economic or environmental shocks [12]. Her finances and decision-making processes are based on a basic knowledge of farming inputs, retail in rural Sub-Saharan Africa, gender dynamics in the household, and the widely acknowledged lack of access to credit for female entrepreneurs. Similar examples can be generated for processing-side and distribution agro entrepreneurs.

### 5.2.2. *Cooperatives*

In supply cooperatives, farmers come together to purchase agricultural inputs and tools in bulk and spread out individual farmers' risk. Supply cooperatives are less common in Sub-Saharan Africa than marketing cooperatives, the most common type in sub-Saharan Africa, but they are still important to note. Within a marketing cooperative, farmers join together to establish a more efficient processing, packaging, and distribution process for their products. As a collective, they can better gain the attention of exporters or marketing agencies and have the stronger bargaining power needed to earn more competitive prices. A personified marketing collective is led by Aya, one of the members who broadly manages the cooperative's activities. The cooperative's dynamic and purchasing habits were defined on the foundations of Pinto's [13] and Chambo's [14] work. The marketing cooperative is member-oriented, and willing to take some risks. They aim to increase all members' profits and to learn how to refine their marketing processes so that they can continue to demand high prices for their produce. Purchasing habits are based on seasonal purchases associated with agricultural production, processing, packaging, and transportation.

### 5.2.3. *Smallholder Farmer*

In many cases, smallholder farmers will be the end users of agricultural technology products and services, but at other times, they are stakeholders in a larger venture, such as a production-processing-distribution scheme. Smallholder farmers have plots of less than two hectares. The smallholder farmer is personified in Blessing, a 35-year-old female, who is the head of her household and lives with her extended family, husband, and six children. It is well recognized that smallholder farmers are traditionally women, though the specifics about her personality and purchasing habits were derived from the work of IFAD and Livingston et al. [15]. Blessing has a monoculture farm growing only pineapples, and although she would like to expand, she doesn't have the know-how or credit necessary to do so. She simply farms to sustain herself and her family. She is motivated by her religion, husband, children, and community membership. She is risk averse and rarely travels, preferring to send her older children to make purchases from nearby towns. Her husband is in charge of the household's finances, although Blessing makes many decisions about her farm and the household. Most importantly, she is vulnerable to environmental or financial shocks and this shows throughout many aspects of her life.

### 5.2.4. *Marketing Agency*

Marketing agencies generate revenue through commission by successfully sourcing, processing, and marketing agricultural products (mainly for exporters). Agencies can vary dramatically in terms of size and mission, but based off the case studies of eight specific marketing agencies across Sub-Saharan Africa, their general characteristics were personified as the fictional K&J Ag. Co. The agency was established in 2003 through a partnership between the national government and a German NGO. They now employ fourteen people and operate two processing and cold storage plants. They operate by selling packages of agriculture inputs and implements to farmers at wholesale prices at the beginning of planting season, and purchasing, collecting, and transporting their crops to the EU. They are strictly profit-oriented, and prefer to conduct business with cooperatives or farmers associations. K&J Ag. Co. was heavily reliant on donor support and training in the beginning, but with growth and success, has some financial independence. They now make decisions internally and are fairly agile. They purchase agricultural inputs cyclically as seasons dictate, though their purchases of processing/packaging inputs happen regularly and as needed.

### 5.2.5. *Financing Agency*

Financing agencies are essentially financial institutions that have the ability to issue credit and generate revenue through the fees and interest rates paid by their members and borrowers. Banking institutions are highly varied across Sub-Saharan Africa,



but based on the generalizations provided by the European Investment Bank [18], the formal financing agency was personified as Equity Bank. They offer general deposit and payment services to nearly everyone who requests them, but are much more conservative about issuing credit. Because they do not have access to a formal credit rating system, they collect information via word-of-mouth and networking. This inadequate risk data is compounded by the fact that they do not feel secure with their ability to collect on late loans, results in a strong preference for relationship-based lending. They tend to prefer male signatories, cash or highly liquid collateral, and small short-term loans over long-term loans for capital/asset purchases. Their main goals are to select accountable borrowers and generate revenue through their services. They are also looking into integration with mobile banking as they are losing market share to it.

#### *5.2.6. Training/Vocational Institution*

Agriculture technical and vocational education and training (ATVET) schools supply technical and hands-on training to students who want to continue their education beyond secondary school. Most ATVETs are state funded and managed, but there is a minority of privately run institutions [17]. Based on several case studies conducted by the International Food Policy Institute, Koletta ATVET College was established as the personification of the vocational school. It was established in 1994 and is now enrolled beyond its ideal capacity. The college seeks to prepare each of their 32 students to work for a medium-large agro enterprise, to start their own, or to go on to university to study policy. They are funded and managed by the regional government, but have their own dedicated staff. A recent evaluation of their programming lead to a recommendation that they expand their curriculum to include more marketing, supply chain, and management education. In addition to the recommendations, Koletta College is always seeking to expand their programming and is always looking for new technologies.

#### *5.2.7. Non-Governmental Organization*

Agricultural non-governmental organizations (NGOs) operate to advance their social mission. The scope of NGO missions, even within the agriculture sector, varies widely. Many NGOs focus on policy and governmental capacity building while others focus on market linkages and business strategy. Others focus on individual farmers and increasing the efficiency of agricultural operations. Ag. Co. International was developed to personify this last type of agricultural NGO because many agriculture technology products and services will be more attractive to NGOs with direct business-to-consumer models. Insight into their operation was gleaned from the missions and interactions of several multinational NGOs operating in Sub-Saharan Africa. They advance their mission by working with smallholder farmers and farmers' associations to improve their crop yield, crop quality, and income. They derive their operational budget from private donations and public grants from the UN's World Food Program and others. They have built long standing relationships with the Ministry of Agriculture, other NGOs, universities, and various local partners. They also have key resources like vehicles for transportation, storage facilities, and housing. They are chiefly motivated by obligations to donors, their beneficiaries, and advancing their social mission.

### **6. Conclusion**

This case study shows just one example of the wide applicability and use of Constructing Stakeholder Personas to bring to life the dynamic geographic, demographic, and psychographic variables at play throughout the stakeholder structure of a social venture. Moreover, the Constructed Stakeholder Personas are, as demonstrated, general enough to not be locked into a single venture's unique value proposition. Therefore, they provide a valuable starting foundation for the development and launch of ventures, thus empowering new social entrepreneurs to plan. Understanding the principle motivations of all stakeholders involved in a social venture greatly eases the ability to leverage all of their own contributions and desired benefits to help the venture thrive.

Testing to confirm the efficacy of Constructed Stakeholder Personas is necessary. The core innovation is building out the scope of well-established customer personas to be representative of the entire stakeholder structure and transferring the burden of data collection to the educators and experts responsible to building out curricula. The strong success of customer personas to date suggests that stakeholder personas are likely to be impactful and readily adopted by entrepreneurs. As other social entrepreneurs adopt, trial, and adjust Constructed Stakeholder Personas it is hoped that testing and improvement will arise organically and refocus the tool to its best possible impact; one such critical impact evaluated by the authors is the use CSPs as foundations for Stakeholder Journey Mapping, another entrepreneurial tool explored by the authors [20].



## Appendix A. Full collection of Constructed Stakeholder Persona visuals

### Production-Side Agro-Entrepreneur

*"Owns 4 hectares of land, employs 4, eager to expand operations"*

#### A Day in the Life

Hadiya lives outside a small town with her mother, sister, husband, 2 nephews, and 2 children. After a small meal in the morning she walks to her 4 hectare plot of land where she manages a farming operation. She employs 4 community members (3 women and 1 man), and grows pineapples, green beans, yams, and tomatoes. She recently installed a small irrigation system on her land and attends farming workshops whenever they are available at nearby community centers or churches. She hopes to expand her farm, increase crop variety, and ultimately hire more people.



**Hadiya, M.**

Female, 30  
Married, 2 children

#### Personality

##### Traits/Attitudes

Hard working, future-oriented, values family and community, prefers to minimize risk but is open to trying new things, eager to learn

##### Goals

Expand her farming operation so that she can hire more workers. Wants to send her children to secondary school and to financially help her sister and nephews.

##### Motivations

Religion (indigenous), her husband, family, learning new things, the success of her business, improving employment opportunities in her community, success and recognition

#### Purchasing Habits

##### Location/Travel

Hadiya travels often to a regional market about an hour away from her small village to sell the produce from her farm. She prefers to make sales herself and makes some personal purchases while in the bigger town.

##### Finances & Decision Making

Although Hadiya's farm is doing well, she does not have the equity needed to get her own line of credit. This significantly limits risk-taking because her mother, sister, and husband have sway over purchasing decisions. Hadiya's mother and sister make the majority of household

##### Purchasing Patterns

Many of Hadiya's purchases are cyclical according to the agricultural inputs she needs. She has some difficulty saving her money, but normally has enough to afford some investment in her farm post-harvest.

#### Education, Skills, & Training

Hadiya went to a local school through the 6<sup>th</sup> grade and originally learned about farming from her uncle. She has attended some vocational training programs sponsored by the State and NGO's at nearby community centers and churches and always attends new workshops to learn more and to show her success to other attendees. She learns fast and is open to new things.

#### Design Criteria

##### Must:

- Low/mid-cost (or credit assistance)
- Be regionally accessible
- Include a training element
- Beneficial for overall business/community
- Status appeal (cannot detract from social status)
- New products must come from trusted source
- Large projects need approval of Chief, ceremonial start
- Culturally benign

##### Must Not:

- Reference to counter culture/stigmatized activities
- Interfere with household dynamic (she doesn't make decisions alone)
- Require purchases in bulk
- Require purchase immediately before planting

## Processing-Side Agro Entrepreneur

*"Adds value to raw agricultural products"*

### A Day in the Life

Jane lives with her mother, sister, husband and three children in a small home in a mid-sized town. She has a small informal business where she purchases raw peanuts, roasts them and sells them at market. By roasting the peanuts, she prevents them from molding or spoiling before they can be sold. Although there are many other women roasting and selling peanuts, Jane has been successful because she is a highly respected member of the community and relationships are key to sales. She recently began buying more raw peanuts to expand her business, and her oldest daughter and sister now work for her. She hopes to expand further in the future.



**Jane, T.**

Female, 27

Married, 3 children

### Personality

#### Traits/Attitudes

Business-oriented,  
family/community focused,  
proud, busy,

#### Goals

Provide for her family, remain  
active in her community, grow  
business to include more  
employees, increase sales,

#### Motivations

Wellbeing of family and  
community, continued patronage  
of peanut farmers, expanding her  
business, religion

### Purchasing Habits

#### Location/Travel

During during the peanut  
harvest, Jane travels by food to  
many different small farms to  
purchase large sacks of raw  
peanuts. She roasts them near  
her home and travels to a larger  
town to sell them at market. She  
makes the majority of her own  
purchases locally and at the  
larger market.

#### Finances & Decision Making

Jane makes all the financial  
decisions regarding her own  
business, however her husband  
and mother are strong influences  
in other parts of her life. Her  
husband and mother largely  
control the household's finances.

#### Purchasing Patterns

Jane must make cyclical  
purchases of raw peanuts (upon  
harvest/availability) and  
packaging inputs. Her income is  
irregular because she rarely sells  
all her goods in a single day, and  
many times she spends the  
money she does earn within a  
week on household goods.

### Education, Skills, & Training

Jane went to primary school and the first two years of secondary school in her town. After that, she learned her current trade from watching others. She has gotten business experience as her small business has grown but does not normally attend workshops or training sessions.

### Design Criteria (For Financing)

#### Must:

- Be credible, trusted
- Be respectable
- Add to status in community
- Include training
- Not require formal education
- Culturally appropriate

#### Must Not:

- Require an upfront payment greater than the total funds available
- Reference to counter culture/stigmatized activities
- Interfere with business dynamic
- Interfere with family
- Conflict with branding/other strategies
- Conflict with new/growing external relationships

## Distribution-Side Agro Entrepreneur

*"Purchases and trades agriculture goods, creates market linkages"*

### A Day in the Life

Ngozi lives outside a major urban center with his wife and three children. In the morning he drives his truck to rural areas to meet with farmers, barter, and purchase crops or other agricultural goods. Many farmers depend on him for market linkages. He has a large business network and uses his

two cell phones to keep in constant contact. He is an excellent sales man and in the afternoon he sells his goods in bulk to other wholesalers in the urban markets near his home. He is always looking to expand his network and is interested in new profitable ventures.



**Ngozi, K.**

Male, 28

Married, 3 children

### Personality

#### Traits/Attitudes

Busy, profit focused, understands trade and the market, great sales man, adaptable, charismatic, learns quickly, risk-taker, optimist

#### Goals

Maximize profits, provide for family, expand business network, recognition, success

#### Motivations

Wealth and wellbeing, family, success, notoriety

### Purchasing Habits

#### Location/Travel

Ngozi travels daily between rural areas and the urban market near his home. He has access to many kinds of shops and markets.

#### Finances & Decision Making

Ngozi's cash flow is irregular, so he has put some money aside for his family. He could access credit if he wanted to, but has not borrowed yet. He controls the household's finances and makes major decisions but his wife makes all household purchases.

#### Purchasing Patterns

Because Ngozi is optimistic about the success of his business, he spends money as he earns it. This leads to cyclical spending with big purchases being made during the harvest season and smaller purchases being made in between. He does have some savings and makes sure to pay school fees on time.

### Education, Skills, & Training

Ngozi went to primary and secondary school in the town where he was born. He can write well and is good at math. He learns very quickly and picked up his trade by watching others. He isn't eager to attend additional training workshops/classes, but will go to build his network and to benefit his business.

### Design Criteria

#### Must:

- Portable/ease of travel
- Accessible in his area
- Strengthen his business
- Status appeal (cannot detract from social status)
- New products must come from trusted source
- Culturally benign

#### Must Not:

- Reference to counter culture/stigmatized activities
- Interfere with household dynamic
- Require a significant time commitment



# Supply Cooperative

*"Farmers working together and sharing access to agricultural inputs"*

## Operational Overview

This small supply cooperative currently has 10 members but Joseph, who manages the day-to-day operations wants to expand. Each member owns their own plot of land and works every day at their own pace. Members of the cooperative have the benefit of buying agricultural inputs (like seed and fertilizer) at bulk prices. In the future, Joseph wants to host training workshops and find which kind of irrigation system he should install on his plot of land. Cooperative members grow different crops, but in general they grow corn, cabbage, tomatoes, peppers, and peas. They sell their produce at local/regional markets.



<b>Bolah, H. f,</b> 23	<b>Sam, A. m,</b> 22
<b>Sanu, A. f,</b> 31	<b>Shani, C. f,</b> 32
<b>Mary, N. m,</b> 26	<b>Fudu, K. m,</b> 27
<b>Pemina, L. f,</b> 24	<b>Dede, M. f,</b> 25
<b>Lucy, M. f,</b> 25	<b>Akoko, N. f,</b> 26
<b>Joseph, K. m,</b> 28	<b>Mia, T. f,</b> 30

## Organizational Dynamic

### Traits/Attitudes

Member-owned, community-oriented, dynamic, willing to try new things, eager to learn, shared-risk

### Goals

Increase members' profits, learn new agricultural practices, expand operations

### Motivations

Community, trust, relationships, growth potential, helping one another, learning, increasing productivity

## Purchasing Habits

### Location/Travel

Cooperative meetings are located at a central location but members work on their own land which could be up to an hour away by foot. Although the cooperative can make bulk purchases in more urban areas, members still grow and sell their produce locally because market

### Finances & Decision Making

Because the cooperative is member owned, each farmer must contribute consistently. Large purchases (like equipment) are debated at length, but ultimately Joseph makes the purchases. Members trust each other and generally make decisions that are best for the

### Purchasing Patterns

Joseph, the operations manager, makes large purchases of seed and fertilizer at the beginning of the growing season to service the entire cooperative. For weeks after the cooperative has little money to spend. When crops are harvested there is more money and at times he is able to make investments.

## Education, Skills, & Training

Joseph attended primary school, secondary school, and an agricultural vocational school. The rest of the members completes varying levels of schooling but because risk is shared within a cooperative are more willing to take risks, receive additional training, and try new things.

## Design Criteria

### Must:

- Be flexible about funding
- Be able to be shared among members equally
- Be modular
- Be durable
- Advantageous for the community
- Include communal training/orientation
- New products must come from trusted source
- Culturally benign

### Must Not:

- Require an upfront payment greater than the total funds available
- Reference to counter culture/stigmatized activities
- Interfere with cooperative dynamic
- Require formal education/training

# Marketing Cooperative

*"Farmers working together to pack, market, and distribute crops"*

## Operational Overview

This relatively new cooperative is small, having only 9 members but Aya, the leader has great aspirations. All the members live in the same geographic area and most grow cabbage, beans, and carrots. Before joining the marketing cooperative members harvested, transported, and sold their produce individually, but after joining the cooperative such activities are well coordinated. Farmers get a better price for their crops and to Aya's satisfaction, they have recently gained the attention of a distributor who wants to buy cabbage from them in bulk.



Jacob, A. m, 26	Manuel, M. m, 22
Aya, N. f, 34	Nadia, K. f, 30
Rowan, H. f, 25	Hana, K. f, 27
Marie, L. f, 31	Peter, W. m, 25
Blessing, N. f, 27	James, T. m, 30
Joseph, K. m, 28	

## Organizational Dynamic

### Traits/Attitudes

Member-owned, community-oriented, business drive, willing to take some risks, willing to try new things, eager to learn, eager to grow, shared-risk

### Goals

Increase members' profits, learn how to better package, market, transport/distribute products, streamline the farm to market value chain

### Motivations

Business, improving recognition/status, trust, relationships, growth potential

## Purchasing Habits

### Location/Travel

All Farmers operate within a 30 minute walk from one-another. They meet at a central location to discuss business, and travel there by foot. One member of the cooperative takes produce to market, but the rest travel infrequently. As the new relationship with the distributor

### Finances & Decision Making

The cooperative is member owned so each farmer has responsibilities to the whole. All new marketing strategies are discussed and agreed upon by consensus, but Aya is the clear leader.

### Purchasing Patterns

Individual farmers are responsible for their own purchases and savings patterns, but Aya manages the group's finances and makes seasonal investments around harvest and planting.

## Education, Skills, & Training

Aya only attended a formal school until age 9, but likes going to free worships and training sessions whenever she can. The other members have varying degrees of education but are generally familiar with basic business and marketing concepts. They like going to workshops as well, but are better encouraged with some type of incentive.

## Design Criteria

### Must:

- Be flexible about funding
- Be able to be shared among members equally
- Be modular
- Be durable
- Advantageous for the community
- Include communal training/orientation
- New products must come from trusted source
- Culturally benign

### Must Not:

- Require an upfront payment greater than the total funds available
- Reference to counter culture/stigmatized activities
- Interfere with cooperative dynamic
- Require formal education/training
- Conflict with branding/other strategies
- Conflict with new/growing external relationships

## Smallholder Farmer

*"Smallholder farmer, head of the household & mother of six"*

### A Day in the Life

Blessing, the head of her household and mother of six, lives in a rural village and earns money through smallholder farming. Every morning, she gathers water, then returns home to help oldest daughter cook a small meal, do the wash, and care for the families chickens and goats. She then sends her younger children to school. When she is not working the small plot of land where she grows pineapples, she is at her home where other women gather, gossip, and socialize. She sells her pineapple locally, and though she would like to expand doesn't have the know-how or credit needed to do so.



**Blessing, N.**

Female, 35

Married, 6 children

### Personality

#### Traits/Attitudes

Hard working, family oriented, happy, welcoming, loves to laugh, gossip, and dance. She identifies strongly with her community, but is very welcoming to outsiders

#### Goals

Expand her farming operation (in size or diversity of crops) to generate additional income and improve her families nutrition. She would also like to purchase a water system and a blender for her home

#### Motivations

Religion (Christian), her husband, children, new baby, community membership, and future purchases

### Purchasing Habits

#### Location/Travel

While there is one small shop in Blessing's village, it only sells bottled soft drinks and packaged foods. Blessing makes most of her purchases from traveling sales-women who pass by her home (many of whom are from her community). When something specific is needed she

#### Finances & Decision Making

Although Blessing's husband controls the households finances, Blessing decides on the families frequent purchases and she and her oldest daughters are in charge of procurement. Blessing's income is very low so she faces extreme financial constraints and cannot access

#### Purchasing Patterns

Because Blessing depends on agriculture for her income, she makes yearly purchases of agriculture inputs for her farm. Her other cyclical purchases revolve around her children's schooling. She is fairly risk adverse in purchases and does not try new products frequently.

### Education, Skills, & Training

Blessing went to school through second grade, and has learned her farming techniques from her mother and other community figures and has been farming the same way for years. She does not use irrigation or fertilizer on her land. She learns most of her new skills from her sister who lives next to her with her own family and also farms. Trust and relationships are extremely important.

### Design Criteria

#### Must:

- Low-cost
- Ease of procurement/delivery
- Easy to use/intuitive
- Beneficial for overall family
- Status appeal (cannot detract from social status)
- New products must come from trusted source
- Large projects need approval of Chief, ceremonial start
- Religiously benign

#### Must Not:

- Reference to counter culture/stigmatized activities
- Interfere with time dedicated to other activities
- Require technical expertise
- Require knowledge of English
- Interfere with household dynamic (children, and livestock run free)
- Require purchases in bulk



## Marketing Agency

*"Sources products, identifies markets, optimizes marketing mix"*

### Operational Overview

K&J Ag. Co. a private marketing agency, was established in 2003 and now employs a total of 14 people and works with over 100 smallholder farmers. The company started with a smallholder contract farming scheme focusing on vegetable production, and has capitalized off growing demand from the EU. The company now owns 2 collection centers with washing, processing, and cold storage facilities. They sell (for wholesale priced) seasonal packages of ag. inputs to contracted farmers. Packages consist mainly of: fertilizer, insecticides, packaging/transporting material. They connect farmers to market by arranging, sourcing, processing, and exporting.



**K&J Ag. Co.**  
Est.: 2003  
Employees: 14

### Organizational Dynamic

#### Traits/Attitudes

For-profit orientation, creates market linkages, works with individual smallholder farmers but prefers working through cooperatives/associations

#### Goals

Increase profits, reduce spoilage/crop failure, streamline processing, prevent input theft, earn EU high quality ratings, increase revenue

#### Motivations

Good/reliable farmer selection, high production levels on farms, revenue/profit

### Purchasing Habits

#### Location/Travel

All contracted farmers operate within a 50 mile radius from K&J's headquarters outside a major city. Depending on the size of the farming contract, farmers are asked to deliver produce to collection points at an arranged time or produce is collected. The company owns 2 large trucks and

#### Finances & Decision Making

Donor support for operations were significant during start-up, but with growth has come increased financial self-sufficiency. Individual employees make decisions in collaboration with the owners.

#### Purchasing Patterns

K&J Ag. Co. makes large seasonal purchases of the agricultural inputs they include in their packages. They make other purchases year round to maintain and expand their processing facilities.

### Operational Competencies, Education, Skills, & Training

Senior level employees of K&J Ag Co. are well educated and well versed in business transactions. During the start-up phase financial donors made training and education workshops available to them. Mid and lower level employees have varying levels of education, but all employees are competent in agriculture sourcing, production processes, and domestic supply chain.

### Design Criteria

#### Must:

- Be high capacity
- Meet international health standards
- Be durable
- Include training (if new tech)
- New products must come from trusted source
- Culturally benign

#### Must Not:

- Require an upfront payment greater than the total funds seasonally available
- Reference to counter culture/stigmatized activities
- Interfere with business dynamic
- Conflict with branding/other strategies
- Conflict with new/growing external relationships



# Formal Financing Agency

*"Provides credit & financial services, earns revenue through interest"*

## Operational Overview:

Equity Bank provides credit and financial services to businesses and individuals. Their main sources of revenue are interest charges and fees. The bank offers general deposit and payment services to nearly every business or individual that requests it, but is more conservative about issuing credit. As a financing agency, they prefer working with medium-large enterprises, and rarely lend to small firms or individuals. For lending, they require extensive documentation and prefer cash collateral over land and machinery. They also favor short-term credit over medium to long-term credit for asset purchases.



### Equity Bank

Est.: 2005

Branches: 2

Employees: 15

## Organizational Dynamic

### Traits/Attitudes

Relationship-based lending, tendency toward small short term loans, integrated with community,

### Goals

Increase profits, recruit more bank members (increase demand for services), manage mobile banking integration, establish better crediting system

### Motivations

Good/reliable borrower selection, minimize defaults, maximize bank members

## Lending Habits

### Location/Travel

Nearly all employees, and members of Equity Bank live and work within a 30 minute walk from one of the bank's two branches. All discussions/business occurs at one of these branches.

### Information Gathering

Equity Bank doesn't have access to a formal credit rating system, so they collect information informally through word of mouth and networking. Relationships, reputation, and trust are key to credit access in this system.

### Lending Preferences

Male signatory, medium-large size, well established, formal structures, cash collateral,

## Operational Competencies, Education, Skills, & Training

Senior level employees of Equity Bank are well educated, but overall accounting competencies of all employees could be stronger. The bank does not offer banking/education classes to employees or members, but all employees are able to answer basic questions.

## Design Criteria (For Financing)

### Must:

- Be credible, trusted
- Be respectable
- Add to status
- Targeted toward medium-large businesses
- High resale value
- Culturally appropriate

### Must Not:

- Require an upfront payment greater than the total funds available
- Reference to counter culture/stigmatized activities
- Interfere with business dynamic
- Conflict with branding/other strategies
- Conflict with new/growing external relationships

# Vocational School

*"Preparing students for jobs in agriculture"*

## Operational Overview:

Koletta ATVET College was founded in 1994 as a collaboration between the regional government and a German NGO. Today it is funded and managed by the regional government, although the main administrators focus their efforts solely on the college. The college currently enrolls 32 students from the surrounding area, 12 above its ideal capacity, and focus on practical and technical education. The college seeks to prepare students to start or work for medium-large scale agricultural operations or go on to a university to study agricultural extension or policy.



**Koletta ATVET College**

Est. 1994

Students: 32

\*ATVET denotes Agricultural Technical and Vocational Education and Training.

## Group Dynamic

### Traits/Attitudes

Funded/managed by regional government, limited resources, focused on the technical side of agriculture

### Goals

Prepare students for careers/future education, expand programming to include more marketing, supply chain, and management education, expand funding,

### Motivations

Regional government's objectives, students' needs, changing trends in agriculture, new technologies

## Purchasing Habits

### Location/Travel

Koletta students travel from all distances to attend classes and are responsible for their own transportation. Most of the instruction is done on site, though classes occasionally visit different agricultural operations. Most of the college's purchases are arranged and delivered.

### Finances & Decision Making

Koletta ATVET College is funded and managed by the regional government, and though it manages its own spending, it is tied to a strict budget. The decisions to invest in new technologies or teaching tools has to come from consensus among the administrators.

### Purchasing Patterns

The college makes some steady purchases of basic goods and services, and only occasionally invests in new technologies/teaching tools for their students.

## Operational Competencies, Education, Skills, & Training

The administrators at Koletta are all well-educated, and teachers at least have hands on experience in the field. During recent school evaluations, the college was told it should expand its capacities to include agricultural marketing, supply chain, and management (many other colleges received the same advice).

## Design Criteria

### Must:

- Be applicable as a teaching/capacity building tool
- Be able to be shared among members equally
- Be durable
- Advantageous for students
- Include communal training/orientation
- New products must come from trusted source
- Culturally benign

### Must Not:

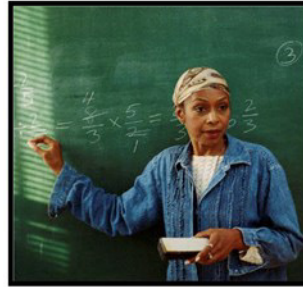
- Require an upfront payment greater than the total funds available
- Reference to counter culture/stigmatized activities
- Interfere with college dynamic
- Require extensive inputs
- Conflict with new/growing external relationships

## Non-Governmental Organization

*"Sources products, identifies markets, optimizes marketing mix"*

### Operational Overview:

Ag. Co. International is a U.S. based NGO operating in Sub-Saharan Africa seeks to address issues of food security, nutrition, and agricultural development. They advance their mission by working with small scale farmers to improve their crop yield, quality, and income. They regularly collaborate with national governments, and the United Nations' World Food Program and others like them for funding and programmatic support. They also have built relationships with the Ministry of Agriculture, vocational schools, , universities, and local partners. They are always looking to expand into new regions with new value propositions.



#### Ag. Co. International

Est.: 2006

Employees on the Ground: 17

### Organizational Dynamic

#### Traits/Attitudes

Mission focused, grant/funding seeking, eager to grow, socially minded, team-work oriented, emphasis on partnerships and understanding the context

#### Goals

Increase food security, improve nutrition, educate farmers, improve farmers' crop yields, increase farmers' income, continue and expand operations

#### Motivations

Obligations/promises to donors, stakeholders, beneficiaries, social mission, relationship building

### Purchasing Habits

#### Location/Travel

Ag. Co. employees travel frequently to check on farmers and to offer workshops and demo days. They own several vehicles and are extremely mobile.

#### Finances & Decision Making

Ag. Co. International depends on donations and grants for their operations, but entrusts decision making to regional managers. The NGO is managed fairly horizontally, so there is a lot of freedom as long as spending is within budget.

#### Purchasing Patterns

To maintain their field offices, Ag. Co. makes regular purchases of basic household/office inputs. To support their mission they make seasonal purchases of farming inputs and implements. After receiving large grants they are also likely to make capital investments.

### Operational Competencies, Education, Skills, & Training

Senior level employees at Ag. Co. International are from the United States and have advanced degrees. Some of the in country staff are local and are also well educated. Extension agents are largely vocational school graduates. Since Ag. Co. hosts training and educational workshops they expect their extension agents to be well educated on the subjects.

### Design Criteria

#### Must:

- (likely) Sold in large volumes
- Meet international safety standards
- Be durable
- Include training (if new tech)
- New products must come from trusted source
- Culturally benign
- Advance mission
- Build capital/credibility with funders

#### Must Not:

- Require an upfront payment greater than the total funds seasonally available
- Reference to counter culture/stigmatized activities
- Interfere with business dynamic
- Conflict with branding/other strategies
- Conflict with new/growing external relationships

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